Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or	Stacey First name	Rolanda First name
	passport).	Middle name	Middle name
	Bring your picture identification to your meeting with the trustee.	Clark Last name	Bailey-Clark Last name
	with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.	All other names you		
	have used in the last 8 years	First name	First name
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>7649</u>	XXX - XX - <u>6347</u>
	number or federal Individual Taxpayer Identification number	OR	OR
	identification number	9 xx - xx	9 xx - xx

Case 17-00955 Doc 1 Filed 01/12/17 Entered 01/12/17 16:10:47 Desc Main Page 2 of 80 Document Clark Case Number (if known) Debtor 1 **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): Any business names and Employer I have not used any business names or EINs. I have not used any business names or EINs. **Identification Numbers** (EIN) you have used in Business name Business name the last 8 years Include trade names and Business name Business name doing business as names EIN EIN Where you live If Debtor 2 lives at a different address: 9538 S. Bensely Number Street Number Street Unit H Chicago IL 60617 City State ZIP Code City ZIP Code COOK County County If Debtor 2's mailing address is different from If your mailing address is different from the one above, fill it in here. Note that the court will send the one above, fill it in here. Note that the court any notices to you at this mailing address. will send any notices this mailing address. Number Number Street Street P.O. Box P.O. Box City State ZIP Code City State ZIP Code Check one: Check one: Why you are choosing this district to file for Over the last 180 days before filing this petition, Over the last 180 days before filing this petition, bankruptcy. I have lived in this district longer than in any I have lived in this district longer than in any other district. other district. I have another reason. Explain.

have another reason.	Explain.
(See 28 U.S.C. § 1408	
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	(See 28 U.S.C. § 1408	
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Stacey Document Clark

Debtor 1

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Case Number (if known)

The short of	Charler	/For a brief describe	of each and Alexander	Deguired by 14 II C C C C C C C	Individual-
The chapter of the Bankruptcy Code you		•		Required by 11 U.S.C. § 342(b) for page 1 and check the appropriate	
are choosing to file under	☐ Chapte	er 7			
	☐ Chapte	er 11			
	☐ Chapte	er 12			
	■ Chapte	er 13			
How you will pay the fee	local co yourse submit	ourt for more details a lf, you may pay with o	bout how you may ash, cashier's che	. Please check with the clerk's pay. Typically, if you are payir ck, or money order. If your atto attorney may pay with a credit o	ng the fee rney is
			•	oose this option, sign and attac	
	Аррііса	ation for individuals to	Pay The Filing Fe	e in Installments (Official Form	103A).
	•	•		est this option only if you are fi	•
	•		•	ve your fee, and may do so on applies to your family size and	, ,
	, ,	,	,	option, you must fill out the <i>App</i> BB) and file it with your petition.	
	Опарто		. (Omolar om roc	se, and me it man year peadon.	
Have you filed for	☐ No				
bankruptcy within the last 8 years?	Yes.	District IInbke	When	05/06/2013 Case Number	13-19108
				MM / DD / YYYY	
	[District None	When	Case Number	
				MM / DD / YYYY	
	[District	When	Case Number	
				MM / DD / YYYY	
Are any bankruptcy cases pending or being	■ No				
filed by a spouse who is not filing this case with				Relationship to you	
you, or by a business	L	District	vvnen	Case Number, if ki	nown
parter, or by affiliate?					
	[Debtor		Relationship to you	
	[District	When	Case Number, if ki	nown
				WIM / DD / TTTT	
Do you rent your residence?	Yes.	Go to line 12 Has your landlord obtain residence?	ed an eviction judgm	ent against you and do you want to	stay in your
		■ No. Go to line 12. □ Yes. Fill out <i>Initial</i> this bankruptcy pet		Eviction Judgment Against You (Fo	orm 101A) and file it with

Debto			Document Clark	7 Entered 01/12/17 16:10: Page 4 of 80	
	First Name	Middle Name	Last Name		
Par	Report About Any Busin	esses You Own a	s a Sole Proprietor		
12.	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one	Yes. I	Go to Part 4. Name and location of busin Name of business, if any Number Street	ess	
	sole proprietorship, use a separate sheed and attach it to this petition.	-			
			Check the appropriate how		State Zip Code
		,	Check the appropriate box	(as defined in 11 U.S.C. § 101(27A))	
			_		
			_	ate (as defined in 11 U.S.C. § 101(51B))	
			·	ed in 11 U.S.C. § 101(53A))	
				s defined in 11 U.S.C. § 101(6))	
			☐ None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor</i> ? For a definition of <i>small</i> <i>business debtor</i> , see 11 U.S.C. § 101(51D).	appropriate balance she documents	deadlines. If you indicate the set, statement of operations do not exist, follow the produm not filing under Chapter	court must know whether you are a small busing that you are a small business debtor, you must a cash-flow statement, and federal income tax bedure in 11 U.S.C. § 1116(1)(B). 11. 11. 11. 11. 11. 11.	attach your most recent return or if any of these
			m filing under Chapter 11 a ankruptcy Code.	and I am a small business debtor according to t	he definition in the
Par	t 4: Report if You Own or Ha	nve Any Hazardou	s Property or Any Property	That Needs Immediate Attention	
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety?	■ No. □ Yes. W	hat is the hazard?		
	Or do you own any				

immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

s. What is the hazard?					
If immediate attention is	s needed, why	is it needed?			
		_			_
Where is the property?	Number	Street	 		-
					_
	City		 State	ZIP Code	

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Document

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Debtor 1	Sta
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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

i	
I am not required to receive a briefing abou	ı
credit counseling because of:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

ebtor 1	Case 17-00955 Stacey First Name	5 Doc 1	Filed 01/12/17 Document Clark Last Name	Entered 01/12/17 16:10 Page 6 of 80 Case Number (if known		Desc Main
Part 6	Answer These Questions	for Reporting Purp	ooses			
	/hat kind of debts do ou have?	as "incurrond" No. (Yes. 16b. Are you money fo No. (Yes.	red by an individual primarily Go to line 16b. Go to line 17. r debts primarily busine r a business or investment of Go to line 16c. Go to line 17.	mer debts? Consumer debts are defined for a personal, family, or household purposes debts? Business debts are debts that or through the operation of the business of are not consumer debts or business debts.	oose." at you inc	curred to obtain
C D ar ar ar	re you filing under hapter 7? o you estimate that after ny exempt property is scluded and dministrative expenses re paid that funds will be vailable for distribution o unsecured creditors?	Yes. I an	-	Go to line 18. b you estimate that after any exempt properiod in that funds will be available to distribute	-	
y	ow many creditors do ou estimate that you we?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		□ 1,000-5,000 □ 5,001-10,000 □ 10,001-25,000	□ 5	25,001-50,000 60,001-100,000 More than 100,000
e	ow much do you stimate your assets to e worth?	\$0-\$50,001 \$50,001- \$100,001	\$100,000 -\$500,000	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	□\$ □\$	500,000,001-\$1 billion 51,000,000,001-\$10 billion 510,000,000,001-\$50 billion More than \$50 billion
e: to	ow much do you stimate your liabilities b be?	\$0-\$50,001 \$50,001- \$100,001	\$100,000 -\$500,000	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	□\$ □\$	5500,000,001-\$1 billion 51,000,000,001-\$10 billion 510,000,000,001-\$50 billion More than \$50 billion
or yo		orrect. If I have chose of title 11, Units under Chapter If no attorney rethis document, I request relief	n to file under Chapter 7, I and States Code. I understan 7. epresents me and I did not put I have obtained and read the in accordance with the chapalaking a false statement, course	e under penalty of perjury that the information am aware that I may proceed, if eligible, under the relief available under each chapter, pay or agree to pay someone who is not a ne notice required by 11 U.S.C. § 342(b). Other of title 11, United States Code, specificancealing property, or obtaining money or pays to \$250,000, or imprisonment for the states.	nder Cha and I ch an attorne	apter 7, 11,12, or 13 oose to proceed ey to help me fill out s petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

18 U.S.C. §§ 152, 1341, 1519, and 3571.

★ /s/ Stacey Clark
 Signature of Debtor 1

/s/ Rolanda Bailey-Clark

Signature of Debtor 2

 $\frac{\text{Executed on}}{\text{MM / DD / YYYY}}$

Executed on $\frac{01/06/2017}{\text{MM } / \text{ DD } / \text{ YYYY}}$

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Debtor 1	Stacey	Clark	Case Number (if known)	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Lisa LaShawn Haley	Date	Date: 01/12/20	17
Signature of Attorney for Debtor	24.0	MM / DD / YYYY	
Lisa LaShawn Haley			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone312-332-1800	Email ad	_{dress} ndil@gerac	cilaw.com
6307614	IL		
Bar number	State		

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Debtor 1 Stacey Cla	ark
First Name Middle Name Last N	√ame
Debtor 2 Rolanda Ba	iley-Clark
(Spouse, if filing) First Name Middle Name Last N	√ame

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Check if this is an amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 0
1ь. Сору	/ line 62, Total personal property, from Schedule A/B	\$ 14,225
1с. Сору	line 63, Total of all property on <i>Schedule A/B</i>	\$ 14,225
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$12,486
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0 \$284,599
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u> </u>
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,687.17
	e <i>J: Your Expenses</i> (Official Form 106J) our monthly expenses from line 22c of <i>Schedule J</i>	\$2,286.80

Document Stacey Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
_	filing for bankruptcy under Chapter 7, 11 or 13? You have nothing to report on this part of the form. Check this box and submit this form to the co	ourt with your other schedules.				
Your famil	d of debt do you have? debts are primarily consumer debts. Consumer debts are those "incurred by an individual primy, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. debts are not primarily consumer debts. You have nothing to report on this part of the form. Clore to the court with your other schedules.	C. § 159.				
	8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$3,166.67					
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following:	Total claim				
	estic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Student loans. (Copy line 6f.) \$\frac{225,208.69}{}						
	pations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00				
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Tota l	I. Add lines 9a through 9f.	\$_225,208.69				

Fill in this in	formation to identify yo			Entered 01/12/17 0 of 80	16:10:47	Desc N	⁄lain	
	0.1			0 01 00				
Debtor 1	Stacey First Name	Middle Name	Clark Last Name					
Debtor 2	Rolanda		Bailey-Clark					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the : _	NORTHERN Distri						
Case Number			(State)			C	neck if this i	s an
(If known)						ar	nended filin	g
Official F	orm 106A/B							
Schedul	e A/B: Propei	rty						12/15
ategory where esponsible for ages, write yo	you think it fits best. Be supplying correct infor ur name and case numb	e as complete and a mation. If more spa er (if known). Ansv	an asset only once. If an asset accurate as possible. If two mace is needed, attach a separat wer every question. Other Real Esate You Own or Ha	arried people are filing togeth te sheet to this form. On the to	er, both are equal	lly		
No. Yes.	Describe		n any residence, building, land					
you have at	tached for Part 1. Write	that number here						\$0.00
Part 2:	Describe Your Vehicles							
-	pescribe		olso report it on Schedule G: Ex	,				
	/lake: /lodel:	Ford Taurus	Who has an interest in the Debtor 1 only	property? Check one.	Do not deduct s the amount of a Creditors Who	any secured cla	ims on Schedu	ule D:
Y	'ear:	1999	Debtor 2 only		Current value		Current valu	•
А	approximate Mileage:	100,000	Debtor 1 and Debtor 2 only		entire propert		portion you	
	Other information:		At least one of the debtors	and another	\$	1,000.00	\$	1,000.00
	noperable		Check if this is communinstructions)	unity property (see				
N	Лаke:	Chevrolet	Who has an interest in the	property? Check one.	Do not deduct s			
N	Model:	Impala	Debtor 1 only		the amount of a	,		
Y	ear:	2011	Debtor 2 only Debtor 1 and Debtor 2 only	W	Current value	of the	Current valu	e of the
А	approximate Mileage:	111,000	At least one of the debtors	-	entire propert	y?	portion you	own?
C	Other information:				\$	7,475.00	\$	7,475.00
			Check if this is commu instructions)	unity property (see				
Examples: No. Yes. Add the dol	Boats, trailers, motors, personal perso	onal watercraft, fishing	creational vehicles, other vehicles, someone control of the contro	accessories				\$ 8,475.00
you have at	tached for Part 2. Write	that number here			>		L	Ţ 3,¬. 0.00

Entered 01/12/17 16:10:47 Page 11 of 80 umber (if known) Filed 01/12/17 Case 17-00955 Desc Main Doc 1 Stacey Debtor 1 Document First Name Part 3: **Describe Your Personal and Household Items** Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware	
Yes. Describe Furniture, linens, small appliances, table & chairs, bedroom set \$1,000	\$ 1,000.00
07. Electronics	<u> </u>
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No.	
Yes. Describe TV, computer, printer, music collection, cell phone \$500	\$500.00
08. Collectibles of value	
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No.	
Yes. Describe	\$0.00
09. Equipment for sports and hobbies	
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No.	
Yes. Describe	\$0.00
10. Firearms	
Examples: Pistols, rifles, shotguns, ammunition, and related equipment No.	
Yes. Describe	\$ <u>0.0</u> 0
11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No.	
Yes. Describe Everyday clothes \$100	\$ 100.00
12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No.	
Yes. Describe Everyday jewelry, costume jewelry \$150	\$ 150.00
13. Non-farm animals Examples: Dogs, cats, birds, horses No.	
Yes. Describe	\$ 0.00
14. Any other personal and household items you did not already list, including any health aids you did not list No.	
Yes. Describe Books, CDs, DVDs & Family Photos \$100	\$ <u>100.0</u> 0
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached	\$1,850.00

Case 17-00955 Stacev

Doc 1

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Desc Main

Debtor 1

First Name Middle Name Döcument

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Describe Your Financial Assets Part 4: Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Describe..... Yes. 0.00 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses. and other similar institutions. If you have multiple accounts with the same institution, list each. No. Describe..... Account Type: Institution name: Yes. Savings Account **US Bank** 0.00 US Bank Checking Account 400.00 400.00 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Describe..... Institution or issuer name: Yes. 0.00 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in Describe..... Name of Entity and Percent of Ownership: Yes. 0.00 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Type of account and Institution name: Yes. Describe..... Pension plan Illinois Board of Education 1,500.00 IRA Millineum 2,000.00 3,500.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe.... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements Nο

Yes.

Describe.....

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27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses Yes Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... 0.00 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else No. Yes. Describe..... 0.00 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes. Describe..... Term life insurance \$0 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. Yes Describe..... 0.00 35. Any financial assets you did not already list No. Yes. Describe 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$3,900.00 for Part 4. Write that number here Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? Yes Current value of the portion you own? Do not deduct secured claims or exemptions

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Document Page 14 of 80 umber (if known) Doc 1 Case 17-00955 Desc Main Stacey Debtor 1 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here ----Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

\$0 <u>.0</u> 0
]
\$ 0.00
1
\$ 0.00
ş <u> 0.0</u> 0
1
\$ <u>0.0</u> 0
]
\$ 0.00

Debtor 1 Stacey Case 17-00955 Doc 1 Filed 01/12/17 Entered 01/12/17 16:10:47 Desc Main Page 15 of 80 umber (if known)

51. Any farm- and commercial fishing-related property you did not already list No.		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries f for Part 6. Write that number here		\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not	t List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number her	re	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 8,475.00	
57. Part 3: Total personal and household items, line 15	\$ 1,850.00	
58. Part 4: Total financial assets, line 36	\$ 3,900.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 14,225.00	\$ 14,225.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$14,225.00
		. , ,

Official Form 106A/B Record # 725042 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to ident	ify your case:	
Debtor 1	Stacey		Clark
	First Name	Middle Name	Last Name
Debtor 2	Rolanda		Bailey-Clark
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	emptions are you claiming? Check			
_	ming state and federal nonbankrupt		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	1999 Ford Taurus with over 100,000 miles	\$ <u>1,000</u>	\$ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	2011 Chevrolet Impala with over 111,000 miles	\$_7,475	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$ <u>1,000</u>	 \$	735 ILCS 5/12-1001(b) - \$1,000.00
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, computer, printer, music collection, cell phone	\$_500		735 ILCS 5/12-1001(b) - \$500.00
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Official Form 106C	Record # 725042	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2

Dogument Page 17 of 80 Case Number (if known) Debtor 1 Stacey Last Name First Name Middle Name

Part 2	ional Page			
	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday clothes	<u>\$ 100</u>	 \$	735 ILCS 5/12-1001(a),(e) - \$100.00
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry	\$ <u>150</u>	 \$	735 ILCS 5/12-1001(b) - \$150.00
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief description:	Books, CDs, DVDs & Family Photos	\$_100	 \$	735 ILCS 5/12-1001(a) - \$100.00
Line from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief description:	Savings Account, US Bank, 0.00	\$ <u>0</u>		735 ILCS 5/12-1001(b) - \$0.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Checking Account, US Bank, 400.00	\$_400		735 ILCS 5/12-1001(b) - \$400.00
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Pension plan, Illinois Board of Education, 1,500.00	\$ <u>1,500</u>	 \$	735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief description:	IRA, Millineum , 2,000.00	\$_2,000		735 ILCS 5/12-1006 - \$0.00
Line from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
3. Are you claimin	g a homestead exemption of more	than \$155,675?		
(Subject to adjus	stment on 4/01/16 and every 3 years	after that for cases filed o	n or after the date of adjustment .)	
=	acquire the property covered by the	e exemption within 1 215 d	lavs before you filed this case?	
□ No □ Yes.	adquire the property covered by the	5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	ayo sololo you mou ano caso.	
Official Form 106C	Record # 725042	Schedule C: T	he Property You Claim as Exempt	Page 2 of 2

	Caso 17	OOOSS Doc	1 Filad 01/12/17	Entered 01/12/1	L7 16:10:47	Desc Main	
Fill in this in	nformation to iden	tify your case:		8 of 80			
Debtor 1	Stacey		Clark				
	First Name	Middle Name	Last Name				
Debtor 2	Rolanda		Bailey-Clark				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for	the : <u>NORTHERN</u> Di				_	
Case Number	r		(State)			Check if this	s is an
(If known)						amended fil	ling
Official F	orm 106D						
Schedule	D: Credito	rs Who Have (Claims Secured by P	roperty			12/1
nformation. If r	more space is nee		d people are filing together, both al Page, fill it out, number the en known).			ny	
	· •	s secured by your prop	•				
☐ No. Ch	neck this box and s	ubmit this form to the co	ourt with your other schedules. You	u have nothing else to repo	rt on this form.		
	II in all of the inforn		•	·			
Part 1:	List All Secured Cla	nims					
2. List all se	cured claims. If a	creditor has more than	one secured claim, list the creditor	separately	Column A Amount of claim	Column A Value of collateral	Column C Unsecured
for each cl	laim. If more than	one creditor has a parti	cular claim, list the other creditors order according to the creditors nar	in Part 2.	Do not deduct the value of collateral	that supports this claim	portion If any
2.1 Helix A	uto Sales & Repair		Describe the property that secure	s the claim:	\$ _1,500.00	\$ <u>1,000.00</u>	\$ <u>500.00</u>
Creditor's	Name		1999 Ford Taurus with over 100,	000 miles			
	S. Ashland Ave						
Number	Street						
			As of the date you file, the claim is Contingent	s: Check all that apply.			
Chicago	0	IL 60643	Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check or	ne.	Nature of Lien. Check all that apply	·-			
Debtor	•		An agreement you made (such as	mortgage or secured			
☐ Debtor	,		car loan)				
=	1 and Debtor 2 only tone of the debtors a	ad another	Statutory lien (such as tax lien, me	echanic's lien)			
At least	torie of the debtors at	nu anomei	Other (including a right to offset)				
	if this claim relates	s to a					
	unity debt was incurred		Last 4 digits of account number				
2.2 Prestige	e Financial SVC		Describe the property that secure	s the claim:	\$ 10,986.00	\$ <u>7,475.00</u>	\$ 3,511.00
Creditor's			2011 Chevrolet Impala with over	111,000 miles			
1420 S							
Number	Street						
			As of the date you file, the claim is	s: Check all that apply.			
Salt Lak	ke City	UT 84115	Contingent Unliquidated				
City		State Zip Code	Disputed				
Who owes	s the debt? Check or	ne.	Nature of Lien. Check all that apply	:			
Debtor	1 only		An agreement you made (such as	mortgage or secured			
Debtor	2 only		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, me	echanic's lien)			
∐At least	t one of the debtors a	nd another	Judgment lien from a lawsuit Other (including a right to offset) _				
	if this claim relates	to a	Lipother (moduling a right to offset) _				
	unity debt was incurred	2014-07-16	Last 4 digits of account number	9601			
		r entries in Column A o	on this page. Write that number l		\$ <u>12,486.00</u>		

				Filed 01/12/17	Entered 01/12/17 10	6:10:47	Desc Main	
Fill	in this in	formation to identify your case):		9 of 80			
De	btor 1	Stacey		Clark				
			ddle Name	Last Name				
De	btor 2	Rolanda		Bailey-Clark				
(Spo	ouse, if filing)	First Name Mid	ddle Name	Last Name				
Un	ited States	Bankruptcy Court for the : <u>NORTH</u>	HERN District					
Ca	se Number			(State)			Check if t	this is an
(If	known)						amended	l filing
Offi	cial F	orm 106E/F						
ich	ماريام	E/F: Creditors Who	. Have III	nsecured Claims				12/15
ist th I/B: P redito eede op of	e other party (or with poor with poor with poor the any addited	arty to any executory contracts Official Form 106A/B) and on S Partially secured claims that are	s or unexpired chedule G: Ex e listed in Scho nber the entrie and case numb	leases that could result in a recutory Contracts and Une redule D: Creditors Who Hav is in the boxes on the left. A	s and Part 2 for creditors with NO a claim. Also list executory contre xpired Leases (Official Form 1060 re Claims Secured by Property. If ttach the Continuation Page to th	ncts on <i>Schedul</i> 3). Do not include more space is	e	
1. D (o any cre	ditors have priority unsecured	claims agains	t you?				
	No. Go	to Part 2.						
Ē	Yes.							
ea no	ach claim onpriority	listed, identify what type of claim amounts. As much as possible,	n it is. If a claim list the claims i	n has both priority and nonprion alphabetical order according	ecured claim, list the creditor separ ority amounts, list that claim here a og to the creditor's name. If you hav ds a particular claim, list the other	and show both prove more than two	riority and o priority	
(F	or an exp	planation of each type of claim, s	ee the instruct	ions for this form in the instru	ction booklet.)			
						Total claim	Priority amount	Nonpriority amount
Pai	rt 2:	List All of Your NONPRIORITY Un	secured Claims	5				
3. D o	o any cre	ditors have nonpriority unsecu	red claims aga	ainst you?				
Г	7 No. Yo	u have nothing to report in this p	art. Submit th	is form to the court with your	other schedules.			
	Yes.	3		,				
no in	st all of your onpriority cluded in	unsecured claim, list the creditor	r separately for holds a partic	each claim. For each claim I	or who holds each claim. If a credi isted, identify what type of claim it tors in Part 3.If you have more than	is. Do not list cla	ims already	
Oil		at the continuation rage or rait	. 2 .					Total claim
4.1		MORGAN CHASE BA	_ Las	t 4 digits of account number	8372			\$ <u>104,469.69</u>
	Creditor's I	Name ecker St	Who	en was the debt incurred?	2004-2016			
	Number	Street						
			_ As	of the date you file, the claim i	is: Check all that apply.			
	Utica	NY 13501	_ =	Contingent				
	City	State Zip Co	e L	Unliquidated Disputed				
١	_	the debt? Check one.	Ш	Disputed				
	Debtor 2	•	Tvn	e of NONPRIORITY unsecured	1 claim:			
	=	1 and Debtor 2 only		Student loans	~ v.w			
i	=	one of the debtors and another	=	Obligations arising out of a separ	ation agreement or divorce			
į	Check	if this claim relates to a		that you did not report as priority				
		unity debt		Debts to pension or profit-sharing	plans, and other similar debts			
ľ	No	n subject to offest?		Other Cresify				
	Yes			Other. Specify				

Debtor 1	Stacey			- Clark arriert	Page 20 of 80 Case Number (if known)	
		0000 2. 00000	200 =			2000
		Case 17-00900	17000.1			Dest Mail

Part 2: Your NONPRIORITY	Y Unsecured Claims - Continua	tion Page	
After listing any entries on this	page, number them beginnin	ng with 4.4, followed by 4.5, and so forth.	Total Claim
4.2 Advocate Trinity Hospita	Las	t 4 digits of account number	\$ _1,000.00
Creditor's Name			
PO Box 4253	Who	en was the debt incurred?	
Number Street			
	As a	of the date you file, the claim is: Check all that apply.	
0 10		Contingent	
Carol Stream		Unliquidated	
City Who owes the debt? Check	State Zip Code one.	Disputed	
Debtor 1 only			
Debtor 2 only	Tvp	e of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	r i	Student loans	
At least one of the debtors		Obligations arising out of a separation agreement or divorce	
Check if this claim relate	-	that you did not report as priority claims	
community debt	_	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offes	it?		
No Yes		Other. Specify Medical/Dental Services	
4.3 Ameriloan	Las	t 4 digits of account number	\$ 550.00
Creditor's Name		·	
2533 N. Carson Ste 497	6 Who	en was the debt incurred?	
Number Street			
	As a	of the date you file, the claim is: Check all that apply.	
		Contingent	
Carson City	NV 89706	Unliquidated	
City Who owes the debt? Check	State Zip Code	Disputed	
	one.		
Debtor 1 only	_	(NONDERS)	
Debtor 2 only	r i	e of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only		Student loans Obligations original out of a congretion agreement or diverse	
At least one of the debtors	 .	Obligations arising out of a separation agreement or divorce	
Check if this claim relate		that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offes	_	bens to pension of profit-sharing plans, and other similar debts	
No	_	Other. Specify PayDay Loan	
Yes		Office. Opcomy	
4.4 Asset Acceptance LLC	Las	t 4 digits of account number	\$ <u>505.00</u>
Creditor's Name			
PO Box 2036	Whe	en was the debt incurred?	
Number Street			
	As (of the date you file, the claim is: Check all that apply.	
		Contingent	
Warren	MI 48090	Unliquidated	
City Who owes the debt? Check	State Zip Code	Disputed	
Debtor 1 only	Sile.		
Debtor 2 only	Tvn	e of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	r i	Student loans	
At least one of the debtors	_	Obligations arising out of a separation agreement or divorce	
	-	that you did not report as priority claims	
Check if this claim relate		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offes	_	Frank and ing plants, and acres diffind debte	
No		Other. Specify Credit Card or Credit Use	
□Yes	_	ou.o opoon,	

Doc 1 Filed 01/12/17 Entered 01/12/17 16:10:47 Desc Main Case 17-00955 Page 21 of 80 **Document** Stacev Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** AT&T \$ 320.00 Last 4 digits of account number _ Creditor's Name PO Box 8212 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60572-8212 Aurora Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Utility Bills/Cellular Service Yes Bluegreen Corp. \$ 350.00 Last 4 digits of account number 4.6 Creditor's Name PO Box 810937 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply.

Contingent Boca Raton 33481-0937 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes Capital ONE BANK USA N **NULL** \$ 391.00 4.7 Last 4 digits of account number Creditor's Name 2016-2016 15000 Capital One Dr When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use

Record # 725042

Official Form 106E/F

Debtor 1	Stacey	Case 17-00955	Doc 1		Entered 01/12/17 16:10:47 Page 22 of 80 Case Number (if known)	Desc Main		
	First Name	Middle Name		Last Name				
Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
After Portion and the control of the								

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Cash Net USA	Last 4 digits of account number	\$ 1,050.00
	Creditor's Name	·	
	PO Box 643990	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Cincinnati OH 46264	Unliquidated	
Ι.	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	П	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
!	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١,	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Court. Payday	
l i	Yes	Other. Specify Payday	
4.9	Champaign County Sheriff	Last 4 digits of account number	\$ 750.00
7.5	Creditor's Name		`
	2014 E. Main St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Urbana IL 61801	Unliquidated	
	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
!	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l i	s the claim subject to offest?	_	
	■ No	Other. Specify Fines	
4.40	Yes Check 'N Go	Last 4 digits of account number	\$ 400.00
4.10	Creditor's Name	Last 4 digits of account number	<u> </u>
	1208 East McGalliard Road	When was the debt incurred?	
	Number Street		
		As of the date you file the plain is. Cheek all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Muncie IN 47303	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. Specify PayDay Loan	
	Yes		

Part 2:	Your	NONPRIORITY Unsecured Cla				
	First Name	Middle Name		Last Name		
Debtor 1	Stacey			Document	Page 23 of 80 Case Number (if known)	
		Case 17-00955	Doc 1		Entered 01/12/17 16:10:47	Desc Main

er listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
1 City of Chicago Bureau Parking	Last 4 digits of account number	\$ <u>5,500.00</u>
Creditor's Name		
121 N. LaSalle St	When was the debt incurred?	
Number Street		
Room 107	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60602	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other. Specify Debt Owed	
Yes City of Country Club Hills		\$ 100.00
<u> </u>	Last 4 digits of account number	\$ <u>100.00</u>
Creditor's Name 3700 W. 175th Place	When was the debt incurred?	
	When was the dept incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Occuptors Olich I I'llia III 00470 4000	Contingent	
Country Club Hills IL 60478-4698	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim relates to a		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Tour our Fines	
Yes	Other. Specify Fines	
COMENITY BANK/Ashstwrt	Last 4 digits of account number NULL	\$ 382.00
Creditor's Name		·
Po Box 182789	When was the debt incurred? 2016-2016	
Number Street		
	As of the date you file the claim is: Check all that apply	
	As of the date you file, the claim is: Check all that apply.	
Columbus OH 43218	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
T _{Ves}	<u> </u>	

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4.14	Comenitybank/Meijer	Last 4 digits of account number NULL	\$ <u>1,175.00</u>
	Creditor's Name	00.45 00.40	
	Po Box 182789	When was the debt incurred? 2015-2016	
	Number Street		
		As of the date you file the claim is. Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43218	Contingent	
		Unliquidated	
l v	City State Zip Code /ho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
		Torres of NONDRIODITY and a second of the	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1 <u>L</u>	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Г	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	· /	
4.15	Commonwealth Edison	Last 4 digits of account number	\$ 1,733.67
	Creditor's Name		
	3 Lincoln Center 4th Floor	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oakhraek Tarraea II 60494	Contingent	
	Oakbrook Terrace IL 60181	Unliquidated	
1 14	City State Zip Code //ho owes the debt? Check one.	Disputed	
	7		
	Debtor 1 only		
1 <u>L</u>	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
L	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	_	
	No	Other. Specify Utility Bills/Cellular Service	
<u>Г</u>	Yes		
4.16	Corporate America FCU	Last 4 digits of account number0142	\$ 1,159.51
	Creditor's Name		
	2075 Big Timber Rd	When was the debt incurred? 2009-2011	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Elgin II 60402	Contingent	
	Elgin IL 60123	Unliquidated	
1 14	City State Zip Code /ho owes the debt? Check one.	Disputed	
	7		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
L	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	the claim subject to offest?	_	
	No	Other. Specify Personal Loan	
1 7	¬ _{voo}	Guidi. Spooly	

Part 2:	Your	NONPRIORITY Unsecured Cla	nims - Continua	tion Page		
	First Name	Middle Name		Last Name		
Debtor 1	Stacey			Dacument	Page 25 of 80 Case Number (if known)	
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After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Debt Recovery Solutions, LLC	Last 4 digits of account number	\$ 564.19
	Creditor's Name		
	900 Merchants Concourse, #106	When was the debt incurred?	
	Number Street		
		As a false data area file des alaba las Otra Lallalla da cal	
		As of the date you file, the claim is: Check all that apply.	
	Westbury NY 11590-5114	Contingent	
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
ΙГ	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
}		that you did not report as priority claims	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
ì	No	Other. Specify Credit Card or Credit Use	
F	Yes	Other. Specify Gredit Card of Gredit Ose	
4.18	DEPT OF ED/Navient	Last 4 digits of account number0606	\$ 0.00
4.10	Creditor's Name	East 4 digits of associate manipoli	*
	Po Box 9635	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre PA 18773	Contingent	
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
lī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt		
le	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ì	No	Пон о и	
l f	Yes	Other. Specify	
4 10	DEPT OF ED/Navient	Last 4 digits of account number 0712	\$ 0.00
4.19	Creditor's Name	Last 4 digits of account number	<u> </u>
	Po Box 9635	When was the debt incurred? 2014-2014	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Wilkes Barre PA 18773	Contingent	
		Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
7	= '	Type of NONDBIORITY uncoursed eleims	
	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	■ No ¬	Other. Specify	
1	Yes		

200.0.	First Name	Middle Name		Last Name		
Debtor 1	Stacey			Dacument	Page 26 of 80 (if known)	
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4.20	DEPT OF ED/Navient	Last 4 digits of account number	0926	\$ <u>0.00</u>
	Creditor's Name		2014 2014	
	Po Box 9635	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Wilkes Barre PA 18773	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
ľ	Debtor 1 only	-		
1 7	Debtor 2 only	Time of NONDRIORITY improving of	-t	
	=	Type of NONPRIORITY unsecured class	dilli.	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation	n agreement or divorce	
	At least one of the debtors and another	that you did not report as priority clair		
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla		
Is	the claim subject to offest?	Debts to pension of profit-sharing pla	ins, and other similar debts	
	No	Other. Specify		
ΙĒ	Yes	Other. Specify		
4.21	DEPT OF ED/Navient	Last 4 digits of account number	0712	\$ 600.00
	Creditor's Name			
	Po Box 9635	When was the debt incurred?	2014-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Wilkes Barre PA 18773	Unliquidated		
١.,	City State Zip Code	Disputed		
\ \ \	/ho owes the debt? Check one.	Прирагод		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
<u>L</u>	At least one of the debtors and another	Obligations arising out of a separation		
L	Check if this claim relates to a	that you did not report as priority clair		
	community debt the claim subject to offest?	Debts to pension or profit-sharing pla	ins, and other similar debts	
	No			
1 7	Yes	Other. Specify		
4.22	DEPT OF ED/Navient	Last 4 digits of account number	0606	\$ 1,819.00
4.22	Creditor's Name			
	Po Box 9635	When was the debt incurred?	2014-2016	
	Number Street			
		As of the date you file, the claim is:	Check all that apply	
		Contingent	опеск ан шасарру.	
	Wilkes Barre PA 18773	= '		
	City State Zip Code	Unliquidated		
<u>w</u>	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
<u> </u>	Debtor 2 only	Type of NONPRIORITY unsecured cla	aim:	
[Debtor 1 and Debtor 2 only	Student loans		
[At least one of the debtors and another	Obligations arising out of a separation	n agreement or divorce	
	Check if this claim relates to a	that you did not report as priority clair		
-	community debt	Debts to pension or profit-sharing pla	ins, and other similar debts	
Is	s the claim subject to offest?	<u></u>		
	No	Other. Specify		
	Yes			

Debtor 1	Stacey	Case 17-00955	Doc 1		Entered 01/12/17 16:10:47 Page 27 of 80 Case Number (if known)	Desc Main			
	First Name	Middle Name		Last Name					
Part 2	Your NONPRIORITY Unsecured Claims - Continuation Page								
After listi	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.								
	EDT OF	ED/Naniant			1000				

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.23	DEPT OF ED/Navient	Last 4 digits of account number	1208	\$ _1,906.00
	Creditor's Name	Mile an area that daht in arrowal 2	2014-2016	
	Po Box 9635	When was the debt incurred?	<u> </u>	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Million Down	Contingent		
	Wilkes Barre PA 18773	Unliquidated		
l v	City State Zip Code Vho owes the debt? Check one.	Disputed		
[Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans		
ĺ	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
li	Check if this claim relates to a	that you did not report as priority cla	aims	
'	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts	
<u> </u>	s the claim subject to offest?	_		
	No	Other. Specify		
	Yes		0000	. 2 207 00
4.24	DEPT OF ED/Navient	Last 4 digits of account number	0926	\$ <u>3,307.00</u>
	Creditor's Name Po Box 9635	When was the debt incurred?	2014-2016	
	Number Street	When was the debt incurred?		
	Number Sueet			
		As of the date you file, the claim is:	Check all that apply.	
	Wilkes Barre PA 18773	Contingent		
	City State Zip Code	Unliquidated		
v	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	claim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
r	Check if this claim relates to a	that you did not report as priority cla	aims	
"	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts	
l:	s the claim subject to offest?	_		
	No	Other. Specify		
	Yes DEPT OF ED/Navient	Last 4 digita of account number	0412	\$ 3,678.00
4.25	Creditor's Name	Last 4 digits of account number		\$ <u>0,070.00</u>
	Po Box 9635	When was the debt incurred?	2012-2016	
	Number Street			
		As of the date you file the claim is:	Chock all that apply	
		As of the date you file, the claim is: Contingent	спеск ан that аррну.	
	Wilkes Barre PA 18773	= '		
	City State Zip Code	Unliquidated		
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured of	:laim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation	-	
[Check if this claim relates to a	that you did not report as priority cla		
	community debt s the claim subject to offest?	Debts to pension or profit-sharing pl	lans, and other similar debts	
"	No	O. O		
	Yes	Other. Specify		
	·			

Debtor 1	Stacey	Case 17-00955			Entered 01/12/17 16:10:47 Page 28 of 80 Case Number (if known)	' Desc Main			
	First Name	Middle Name	•	Last Name					
Part 2	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page								
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.									
1426 [EPT OF	ED/Navient	l ac	et 4 digits of account number	r 1007				

listing any entries on this page, number them b —	ocymning with 4.4, lunuwed by 4.5, a	and 30 (0)(III.	I otal Claim
DEPT OF ED/Navient	Last 4 digits of account number _	1007	\$ 3,697.00
Creditor's Name	When was the debt incurred?	2014-2016	
Po Box 9635 Number Street	when was the debt incurred?		
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
Wilkes Barre PA 18773	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separa		
Check if this claim relates to a	that you did not report as priority o		
community debt Is the claim subject to offest?	Debts to pension or profit-sharing	plans, and other similar debts	
No	Other Crest.		
Yes	Other. Specify		
DEPT OF ED/Navient	Last 4 digits of account number	1007	\$ 3,702.00
Creditor's Name	-	-	
Po Box 9635	When was the debt incurred?	2014-2016	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
	Contingent		
Wilkes Barre PA 18773	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of NONPRIORITY unsecured	I alaim.	
Debtor 1 and Debtor 2 only	Student loans	a ciaim.	
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
	that you did not report as priority of		
Check if this claim relates to a community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?	Desire to periode of profit straining	plane, and other enimal debte	
No	Other. Specify		
Yes			
DEPT OF ED/Navient	Last 4 digits of account number _	0321	\$ <u>4,810.00</u>
Creditor's Name	Miles was the debt.	2013-2016	
Po Box 9635	When was the debt incurred?	2010-2010	
Number Street			
	As of the date you file, the claim is	s: Check all that apply.	
	Contingent		
Wilkes Barre PA 18773	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
Debtor 1 and Debtor 2 only	Student loans	- 	
At least one of the debtors and another	Obligations arising out of a separa	ation agreement or divorce	
Check if this claim relates to a	that you did not report as priority of		
community debt	Debts to pension or profit-sharing		
Is the claim subject to offest?	See to period of profit sharing	F	
No	Other. Specify		
Yes			

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Debtor 1	Stacey	Dacument	Page 29 of 80 Case Number (if known)	
	First Name Middle Name	Last Name	, , ,	
Part 2	Your NONPRIORITY Unsecured Claims -	Continuation Page		
After list	ing any entries on this page, number them	beginning with 4.4, followed by 4.	5, and so forth.	Total Clair
4.29	DEPT OF ED/Navient	Last 4 digits of account number	or 0321	\$ 6,231.00
_	Creditor's Name	Luot 4 digito of docount number	<u>" — — — — </u>	•
1	Po Box 9635	When was the debt incurred?	2013-2016	
	Number Street			
		As of the date you file, the clai	mic. Check all that apply	
-			in is. Check all that apply.	
\ v	Wilkes Barre PA 18773	Contingent		
	City State Zip Code	Unliquidated		
Wh	o owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecu	red claim:	
ΙП	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a sep	paration agreement or divorce	
l ∺	Check if this claim relates to a	that you did not report as prior	ity claims	
	community debt	Debts to pension or profit-shar	ring plans, and other similar debts	
ls t	he claim subject to offest?			
	No	Other. Specify		
	Yes			
4.30	DEPT OF ED/Navient	Last 4 digits of account number	er0412	\$_7,925.00
_	Creditor's Name	-		
F	Po Box 9635	When was the debt incurred?	2012-2016	

As of the date you file, the claim is: Check all that apply.

Obligations arising out of a separation agreement or divorce

As of the date you file, the claim is: Check all that apply.

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Debts to pension or profit-sharing plans, and other similar debts

0510

2011-2016

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Last 4 digits of account number

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

When was the debt incurred?

Contingent

Disputed

Unliquidated

Student loans

Other. Specify _

Contingent

Disputed

Unliquidated

Student loans

Other. Specify _

Official Form 106E/F **Record #** 725042

Street

Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

At least one of the debtors and another

community debt
Is the claim subject to offest?

DEPT OF ED/Navient

Check if this claim relates to a

Street

Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

PΑ

18773

State Zip Code

PA 18773

State Zip Code

Number

City

No

4.31

Yes

Number

City

No

Creditor's Name

Po Box 9635

Wilkes Barre

Debtor 1 only

Debtor 2 only

Wilkes Barre

Debtor 1 only

Debtor 2 only

\$ 10,227.00

Debtor 1	Case 17-00955	Doc 1	Filed 01/12/17 Document	Entered 01/12/17 16:10:47 Page 30 of 80 Case Number (if known)	Desc Main	
	First Name Middle Name		Last Name			_
Part 2	Your NONPRIORITY Unsecured Claim	ıs - Continua	ation Page			
After list	ing any entries on this page, number the	em beginniı	ng with 4.4, followed by 4.	5, and so forth.		Total Clair
4.32	DEPT OF ED/Navient	Las	st 4 digits of account numbe	er0510		\$ <u>16,668.0</u>
1	Creditor's Name Po Box 9635	Wh	en was the debt incurred?	2011-2016		
١	Number Street	As	of the date you file, the clai	m is: Check all that apply.		
v	Wilkes Barre PA 18773	=	Contingent Unliquidated			
	City State Zip Code to owes the debt? Check one.	므	Disputed			
	Debtor 1 only					
	Debtor 2 only	Тур	e of NONPRIORITY unsecu	red claim:		
	Debtor 1 and Debtor 2 only		Student loans			
	At least one of the debtors and another		Obligations arising out of a separation agreement or divorce			
$ \Box$	Check if this claim relates to a		that you did not report as priority claims			
-	community debt		Debts to pension or profit-sharing plans, and other similar debts			
ls t	he claim subject to offest?					
	No		Other. Specify			
	Yes			0540		. 47 700 /
1 4 22 1 L	DEPT OF ED/Navient	las	at 4 digits of account number	r 0510		\$ 17,732.0

00 00 Creditor's Name 2010-2016 Po Box 9635 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre PΑ 18773 Unliquidated City
Who owes the debt? Check one. State Zip Code Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify _ Yes DEPT OF ED/Navient 0511 **\$** 18,782.00 Last 4 digits of account number 4.34 Creditor's Name 2009-2016 When was the debt incurred? Po Box 9635 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre PA 18773 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _

Debtor 1	Case 17-00955 C Stacey First Name Middle Name Your NONPRIORITY Unsecured Claims	Document Page 31 of 80 Case Number (if known)	_
After lis	sting any entries on this page, number the	m beginning with 4.4, followed by 4.5, and so forth.	Total Clair
4.35	DEPT OF ED/Navient Creditor's Name Po Box 9635 Number Street	Last 4 digits of account number0910 When was the debt incurred?2008-2016	\$ <u>19,655.0</u>
 	Wilkes Barre PA 18773 City State Zip Code //no owes the debt? Check one.	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
4.36	No Yes ERC/DIRECTV INC. Creditor's Name	Last 4 digits of account number 5194 When was the debt incurred? 2016-2016	\$ <u>647.00</u>
	8014 Bayberry Rd Number Street	As of the date you file, the claim is: Check all that apply.	

00 Contingent Jacksonville FL 32256 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Collecting for Creditor Yes Fingerhut \$ 339.50 4.37 Last 4 digits of account number Creditor's Name PO Box 1250 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent St. Cloud MN 56395 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? Other. Specify ____ Credit Card or Credit Use No

Debtor 1	Stacey	Case 17-00955	Doc 1	Filed 01/12/17 Document	Entered 01/12/17 16:10:47 Page 32 of 80 Case Number (if known)	Desc Main		
	First Name	Middle Name		Last Name				
Part 2:	You	Your NONPRIORITY Unsecured Claims - Continuation Page						
After listing any entries on this page, number them beginning with 4.4. followed by 4.5. and so forth.								

After lis	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, an	d so forth.	Total Claim	
4.38	First Premier BANK	Last 4 digits of account number	NULL	\$ <u>437.00</u>	
	Creditor's Name		2012 2014		
	601 S Minnesota Ave	When was the debt incurred?	2013-2014		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
	Sioux Falls SD 57104	Contingent			
	City State Zip Code	Unliquidated			
w	/ho owes the debt? Check one.	Disputed			
	Debtor 1 only				
[Debtor 2 only	Type of NONPRIORITY unsecured c	elaim:		
	Debtor 1 and Debtor 2 only	Student loans			
[At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce		
	Check if this claim relates to a	that you did not report as priority cla			
l .	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts		
IS	the claim subject to offest?	Out tit Out to	Des die Heise		
	Yes	Other. Specify Credit Card or C	Credit Use		
4.39	GE Capital Retail BANK	Last 4 digits of account number	9896	\$ 1,596.77	
4.00	Creditor's Name			-	
	120 Corporate Blvd Ste 1	When was the debt incurred?	2012-2012		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
		Contingent			
	Norfolk VA 23502	Unliquidated			
w	City State Zip Code /ho owes the debt? Check one.	Disputed			
ΙÏ	Debtor 1 only	_			
	Debtor 2 only	Type of NONPRIORITY unsecured c	elaim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce		
1 7	Check if this claim relates to a	that you did not report as priority cla	ims		
-	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts		
Is	the claim subject to offest?				
	No	Other. SpecifyUnknown Credit	t Extension		
	Yes HSBC	Lock & dimite of consumt number		\$ 800.00	
4.40	Creditor's Name	Last 4 digits of account number		\$ <u>000.00</u>	
	PO Box 5253	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is:	Check all that apply		
		Contingent	опсок ал так арру.		
	Carol Stream IL 60197	Unliquidated			
	City State Zip Code	Disputed			
"	/ho owes the debt? Check one.				
	Debtor 1 only	Town of NONDRIODITY	Leten		
	Debtor 2 only	Type of NONPRIORITY unsecured c Student loans	ciaim:		
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce		
Check if this claim relates to a that you did not report as priority claims					
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl			
Is	the claim subject to offest?	2000 to position or profit origining pr	,		
	No	Other. Specify Credit Card or C	Credit Use		
	Yes				

Debtor 1	Stacey	Casc 17-00955	DOCI		Page 33 of 80	DC3C Main
	First Name	Middle Name		Last Name		

Part 2: Your NONPRIORITY Unsecured Claims	- Continuation Page	
After listing any entries on this page, number the	n beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.41 IC Systems Inc.	Last 4 digits of account number	\$ <u>85.00</u>
Creditor's Name		
PO Box 64378	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Ocial Bank	Contingent	
Saint Paul MN 55164	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Debt Owed	
Yes Impact Payment Solutions	Leat & divite of account number	\$ 400.00
4.42 Impact Payment Solutions Creditor's Name	Last 4 digits of account number	<u> </u>
PO Box 3023	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Hutchinson KS 67504	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only	- (10)	
Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Door to position of profit of all high plants, and out of all main doors	
No	Other. Specify	
Yes		
4.43 Instant Loans Now	Last 4 digits of account number	\$ <u>300.00</u>
Creditor's Name	When we the debt incorred?	
15720 Ventura Blvd	When was the debt incurred?	
Number Street		
#300	As of the date you file, the claim is: Check all that apply.	
Encino CA 91436	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	-	
No No	Other. Specify	

Debtor 1	Stacey	Case 17-00955	DUCI		Page 34 of 80	Desc Main
	First Name	Middle Name	•	Last Name		

Par	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After li	sting any entries on this page, number them I	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.44	JC Penney/GEMB	Last 4 digits of account number	\$ <u>450.00</u>
	Creditor's Name	When you the deleter will be	
	PO Box 981402 Number Street	When was the debt incurred?	
	Number Sueet		
		As of the date you file, the claim is: Check all that apply.	
	El Paso TX 79998	☐ Contingent ☐ Unliquidated	
	City State Zip Code	☐ Disputed	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only	Toward NONDRODITY was a second all law	
	Debtor 2 and Debtor 2 and	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!!	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes Jefferson Capital Systems LLC		\$ 976.04
4.45	Creditor's Name	Last 4 digits of account number	\$ 970.04
	PO Box 7999	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Saint Cloud MN 56302	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
l i	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
j	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	Over 11 Endowder data Deblas (e)	
	Yes	Other. Specify Credit Extended to Debtor(s)	
4.46	JPMorgan Chase Bank, N.A.	Last 4 digits of account number	\$ <u>300.00</u>
1.10	Creditor's Name	·	
	1111 Polaris Parkway	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Columbus OH 43240	Contingent	
	City State Zip Code	Unliquidated	
\	Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
l i	T _{Vac}	Suital Opports	

Debtor 1	Stacey	Case 17-00955	DUCI		Page 35 of 80	Desc Main
	First Name	Middle Name	•	Last Name		

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After	listing any entries on this page, number them l	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.47	Juneau County	Last 4 digits of account number	\$ <u>800.00</u>
	Creditor's Name		
	PO Box 246	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Mauston WI 53948	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	■ No	Other. Specify	
4 40	☐ Yes Kingston Loans	Last 4 digits of account number	\$ 100.00
4.48	Creditor's Name	Last 4 digits of account number	Ψ
	2274 S. 1300 East	When was the debt incurred?	
	Number Street		
	#G15	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	S Salt Lake UT 84106	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only	Toward MONIPPIOPITY was a second of the	
	Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	=	that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.49	MBB	Last 4 digits of account number	\$ <u>65.00</u>
	Creditor's Name	Milhon was the daht incomed?	
	1460 Renaissance Dr	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Park Ridge IL 60068	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	Yes	Other. Specify	

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Your NONPRIORITY Unsecured Claims - Continuation Page

sting any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
Mercy Hospital	Last 4 digits of account number	\$ <u>500.00</u>
Creditor's Name		
PO Box 5081	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Janesville WI 53547	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify Medical/Dental Services	
Yes	Other. Specify	
Mycashnow.com	Last 4 digits of account number	\$ 200.00
Creditor's Name		
PO Box 229	When was the debt incurred?	
Number Street		
	As of the date was file the plains in Oberly III that and	
	As of the date you file, the claim is: Check all that apply.	
Margaretville NY 12455	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	bests to pension of prone-sharing plans, and other similar design	
No	Other Specify	
Yes	Other. Specify	
Navient Solutions INC	Last 4 digits of account number 0910	\$_0.00
Creditor's Name	• · · · · · · · · · · · · · · · · · · ·	•
11100 Usa Pkwy	When was the debt incurred? 2008-2009	
Number Street		
	As of the date were file the state to Ot 1 1 11 11 1	
	As of the date you file, the claim is: Check all that apply.	
Fishers IN 46037	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
	Obligations arising out of a separation agreement or divorce	
At least one of the debtors and another	-	
Check if this claim relates to a	that you did not report as priority claims	
community debt sthe claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No No		
NO Ves	Other. Specify	

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	First Name	Middle Name		Last Name	, ,	
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Total Claim						
4.53 Navient Solutions INC	Last 4 digits of account number 0910	\$_0.00				
Creditor's Name	When was the debt incurred? 2008-2009					
11100 Usa Pkwy	When was the debt incurred? 2008-2009					
Number Street						
	As of the date you file, the claim is: Check all that apply.					
Fighers IN 46027	Contingent					
Fishers IN 46037 City State Zip Code	Unliquidated					
City State Zip Code Who owes the debt? Check one.	Disputed					
Debtor 1 only						
Debtor 2 only	Type of NONPRIORITY unsecured claim:					
Debtor 1 and Debtor 2 only	Student loans					
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Check if this claim relates to a	that you did not report as priority claims					
community debt	Debts to pension or profit-sharing plans, and other similar debts					
Is the claim subject to offest?						
No	Other. Specify					
Yes A 54 Navient Solutions INC	Last 4 digits of account number 0511	* 0.00				
A.54 Navient Solutions INC Creditor's Name	Last 4 digits of account number 0511	\$ <u>0.00</u>				
11100 Usa Pkwy	When was the debt incurred? 2009-2010					
Number Street						
Substi						
	As of the date you file, the claim is: Check all that apply.					
Fishers IN 46037	Contingent					
City State Zip Code	Unliquidated					
Who owes the debt? Check one.	Disputed					
Debtor 1 only						
Debtor 2 only	Type of NONPRIORITY unsecured claim:					
Debtor 1 and Debtor 2 only	Student loans					
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Check if this claim relates to a	that you did not report as priority claims					
community debt	Debts to pension or profit-sharing plans, and other similar debts					
Is the claim subject to offest?						
No ∏Yes	Other. Specify					
4.55 Navient Solutions INC	Last 4 digits of account number0511	\$ 0.00				
Creditor's Name		Ŧ				
11100 Usa Pkwy	When was the debt incurred? 2009-2010					
Number Street						
	As of the date you file, the claim is: Check all that apply.					
	Contingent					
Fishers IN 46037	Unliquidated					
City State Zip Code	Disputed					
Who owes the debt? Check one.						
Debtor 1 only	Ture of NONDPLODITY (massaged alaim)					
Debtor 2 only	Type of NONPRIORITY unsecured claim: Student loans					
Debtor 1 and Debtor 2 only At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
	that you did not report as priority claims					
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts					
Is the claim subject to offest?	Desire to period of professioning plane, and other similar desire					
No	Other. Specify					
Yes						

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Your NONPRIORITY Unsecured Claims - Continuation Page

er listing any entries on this p	page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
Pathology Consultants of	Chgo	Last 4 digits of account number	\$ <u>80.00</u>
Creditor's Name		· ———	
PO Box 88493		When was the debt incurred?	
Number Street			
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Chicago	IL 60680	Unliquidated	
City	State Zip Code		
Who owes the debt? Check o	ne.	Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only		Student loans	
At least one of the debtors a	and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relate	s to a	that you did not report as priority claims	
community debt		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest	?		
No		Other. Specify Medical/Dental Services	
Yes Coo			- 2.042.04
Peoples Gas		Last 4 digits of account number	\$ <u>2,012.01</u>
Creditor's Name 200 E. Randolph Dr.		When was the debt incurred?	
		when was the debt incurred?	
Number Street			
		As of the date you file, the claim is: Check all that apply.	
Ohisaas	II 00004	Contingent	
Chicago	IL 60601	Unliquidated	
City Who owes the debt? Check of	State Zip Code ne.	Disputed	
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only		Student loans	
At least one of the debtors a	and another	Obligations arising out of a separation agreement or divorce	
=		that you did not report as priority claims	
Check if this claim relate community debt	s to a	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest	?	Dobbe to periodic of profit criaining plane, and editor criminal debte	
No		Other. Specify Utility Bills/Cellular Service	
Yes		Culci. Opcomy	
Portfolio Recovery Assoc	·	Last 4 digits of account number	\$ <u>1,600.00</u>
Creditor's Name			
120 Corporate Blvd., Ste.	100	When was the debt incurred?	
Number Street			
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Norfolk	VA 23502	Unliquidated	
City	State Zip Code	Disputed	
Who owes the debt? Check o	ne.		
Debtor 1 only			
Debtor 2 only		Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only		Student loans	
At least one of the debtors a	and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relate	s to a	that you did not report as priority claims	
community debt		Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest	7		
No Ves		Other. Specify Credit Card or Credit Use	
I IVac			

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Debtor 1	Stacey			Dacument	Page 39 of 80	

Your NONPRIORITY Unsecured Claims - Continuation Page

isting any entries on this page, number the	m beginning with 4.4, followed by 4.5, and so forth.	Total Claim
Publishers Clearing House	Last 4 digits of account number	\$ <u>25.00</u>
Creditor's Name		
382 Channel Dr.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Port Washington NY 11050	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest? No	March and big (O. base in the	
=	Other. Specify Membership/Subscription	
Yes Sage Medical Group	Last 4 digits of account number	\$ 200.00
Creditor's Name	Last 4 digits of account number	¥ <u>======</u>
4811 N. Milwaukee Ave	When was the debt incurred?	
Number Street		
	As of the date was file the state to Obertallillation	
	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60630	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?		
No	Other. Specify	
Yes		
Sandpoint Capital	Last 4 digits of account number	\$ <u>100.00</u>
Creditor's Name	When was the debt incurred?	
3543 Broadway	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Kanasa Citu	Contingent	
Kansas City MO 64111	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	-	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
=	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
s the claim subject to offest?	Debis to pension or profit-straining plants, and other similar debis	
No	Other Consider	
Ves	Other. Specify	

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Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.62	Secretary of State	Last 4 digits of account number	\$ <u>0.00</u>
	Creditor's Name		
	2701 S. Dirksen Pkwy.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Springfield IL 62723	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙĒ	Debtor 1 and Debtor 2 only	Student loans	
l ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Notice Only	
[Yes	Other. Specify	
4.63	St. Armies	Last 4 digits of account number	\$ 300.00
4.00	Creditor's Name		
	PO Box 411056	When was the debt incurred?	
	Number Street		
		As of the date over the the delay to Old I will be a later.	
		As of the date you file, the claim is: Check all that apply.	
	Kansas City MO 64141	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
ΙГ	Debtor 1 only		
lī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans	
H	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
L	Check if this claim relates to a	that you did not report as priority claims	
1	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ľ	No	_	
	=	Other. Specify	
101	Yes Star Cash	Last 4 digits of account number	\$ 100.00
4.64	Creditor's Name	Last 4 digits of account number	<u> </u>
	PO Box 111	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Minusi OK 74255	Contingent	
	Miami OK 74355	Unliquidated	
<u> </u>	City State Zip Code Who owes the debt? Check one.	Disputed	
[Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	Community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Books to periodori or profit-origining plants, and outlot similar debits	
Ï	No	Other. Specify	
[Yes	Other. Specify	
_			

Doc 1 Filed 01/12/17 Entered 01/12/17 16:10:47 Desc Main Case 17-00955 Page 41 of 80 Document Stacev Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Syncb/Walmart \$ 595.00 Last 4 digits of account number _ Creditor's Name 2015-2016 Po Box 965024 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent FI 32896 Orlando Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes UIC \$ 1,000.00 Last 4 digits of account number Creditor's Name 1801 W. Taylor St When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 60612 Chicago IL Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services Iyes United Cash Loans \$ 100.00 Last 4 digits of account number Creditor's Name PO Box 111 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Miami OK 74355 Unliquidated City State Zip Code

Official Form 106E/F

Case 17-00955 Doc 1 Filed 01/12/17 Entered 01/12/17 16:10:47 Desc Main Page 42 of 80 Case Number (if known) **Document** Stacey Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.68	United Collection Bureau, Inc.	Last 4 digits of account number	\$ <u>230.00</u>
	Creditor's Name		
	5620 Southwyck Blvd., Ste. 206	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Toledo OH 43614	Contingent	
	City State Zip Code	Unliquidated	
v	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	■ No ¬.,	Other. Specify Debt Owed	
4.00	Yes United Publishers Serv	Lact 4 digits of account number	\$ 1,300.00
4.69	Creditor's Name	Last 4 digits of account number	Ψ,
	339 Haymaker Rd	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Monroeville PA 15146	Unliquidated	
	City State Zip Code	Disputed	
'	/ho owes the debt? Check one.		
	Debtor 1 only		
¦	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
L	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
	No	Other. Specify	
	Yes	Office. Openity	
4.70	Universal Special Auto Finance	Last 4 digits of account number	\$ <u>23,387.84</u>
	Creditor's Name		
	PO Box 743847	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Deller TV 75074	Contingent	
	Dallas TX 75374	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	the claim subject to offest?		
	No	Other. Specify	
	Yes		

Debtor 1	Case 17-00955 Do	c 1 Filed 01/12/17 Entered 01/12/17 16:10:47 Desc Main	_
	First Name Middle Name	Last Name	
Part 2	Your NONPRIORITY Unsecured Claims - Co	ontinuation Page	
After list	ing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
- N	JS Cellular Freditor's Name PO Box 7835 Number Street Madison WI 53707-7835 City State Zip Code o owes the debt? Check one.	Last 4 digits of account number	\$ 600.00
	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	

4.71 US Cellular	Last 4 digits of account number	\$ <u>600.00</u>
Creditor's Name		
PO Box 7835	When was the debt incurred?	
Number Street		
	As a falso data area file also also be Ot a Lattilla to a d	
	As of the date you file, the claim is: Check all that apply.	
Madiaan W/I 52707 7025	Contingent	
Madison WI 53707-7835	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	beste to periodic or profit ordering plane, and other circular design	
No	Other. Specify Utility Bills/Cellular Service	
Yes	Other. Specify Othing Dilis/Cellulal Service	
Varizon Wirologo	Last 4 digits of account number 1665	\$ 1,992.00
4.72	Last 4 digits of account number 1005	\$_1,002.00
Creditor's Name	When was the debt incurred? 2016-2016	
16 Mcleland Rd	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Saint Cloud MN 56303	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Unknown Credit Extension	
Yes		
4.73 Village of Bridgeview	Last 4 digits of account number	\$ <u>100.00</u>
Creditor's Name		
7500 S. Oketo Ave	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Bridgeview IL 60455	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
	Tune of NONDRIORITY unaccured claims	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Fines	
Yes		

		Case 17-00955	DOC T	LIIGU OT/TZ/T/	EII(EI EU 01/12/17 10.10.47	Desc Mail
Debtor 1	Stacey			Dg.cument	Page 44 of 80	

Part 2	Your NONPRIORITY Unsecured Claims - C	ontinuation Page	
After list	ing any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
7./7	Village of Orland Park	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name	When was the debt incurred?	
_	14700 S. Ravinia Ave	When was the dept incurred?	
'	vuinbei Street		
-		As of the date you file, the claim is: Check all that apply.	
	Orland Park IL 60462	Contingent	
-	City State Zip Code	Unliquidated	
	o owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	the claim subject to offest?	_	
	No 	Other. Specify	
4.75	Yes Village of Skokie	Look & divide of account numbers	\$ 100.00
4.75	Creditor's Name	Last 4 digits of account number	\$ <u>100.00</u>
	5127 Oakton Street	When was the debt incurred?	
-	Number Street		
		As of the date you file, the claim is: Check all that apply.	
-			
	Skokie IL 60077	Contingent	
	City State Zip Code	Unliquidated	
Wr	o owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	the claim subject to offest?		
_ =	No Yes	Other. Specify Fines	
	Walmart	Last 4 digits of account number	\$ 700.00
4.76	Creditor's Name	Last 4 digits of documentalists	
	702 S.W. 8th Street	When was the debt incurred?	
7	Number Street		
		As of the date you file, the claim is: Check all that apply.	
-		Contingent	
	Bentonville AR 72716	Unliquidated	
	City State Zip Code		
_	o owes the debt? Check one.	Disputed	
_ =	Debtor 1 only		
_ =	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
_ =	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
le 4	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	the claim subject to offest? No	Cradit Card or Cradit Llag	
_	NO Vos	Other. Specify Credit Card or Credit Use	

Debtor ²	1 Stacey	Case 17-00955	Doc 1	Filed 01/12/17 Document	Entered 01/12/17 16:10:47 Page 45 of 80 Case Number (if known)	Desc Main	
Septoi	First Name	Middle Name		Last Name	Case Names (window)		_
Par	t <i>2</i> ∓ You	r NONPRIORITY Unsecured Cla	nims - Continu	ation Page			
After li	sting any e	ntries on this page, number t	them beginni	ng with 4.4, followed by 4.5	5, and so forth.		Total Claim
4.77	Washingto	on Mutual	_ La:	st 4 digits of account numbe	r		\$ <u>550.00</u>
	PO Box 66	··· ··	_ Wr	nen was the debt incurred?			
v ſ	Dallas City Who owes the	TX 75266 State Zip Coo		of the date you file, the clair Contingent Unliquidated Disputed	n is: Check all that apply.		
]] [Debtor 2 o	•	Ty	pe of NONPRIORITY unsecur Student loans Obligations arising out of a sep			
[communi	•		that you did not report as priori Debts to pension or profit-shari	ty claims ng plans, and other similar debts		
 	No Yes	subject to offest?		Other. Specify Credit Card	or Credit Use		
4.78	WOW Chi	cago	_ La:	st 4 digits of account numbe	r <u>2510</u>		\$ <u>292.00</u>
	Creditor's Nar	_{ne} national Pkwv	Wł	nen was the debt incurred?	2016-2016		

As of the date you file, the claim is: Check all that apply.

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

Type of NONPRIORITY unsecured claim:

that you did not report as priority claims

Other. Specify Collecting for Creditor

Contingent

Unliquidated

Student loans

Disputed

Number

Carrollton

Debtor 1 only

Debtor 2 only

No

Street

City
Who owes the debt? Check one.

Debtor 1 and Debtor 2 only

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

TX 75007

State Zip Code

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Page 46 of 80 Case Number (if known) Document Stacev Debtor 1

List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Arnold Scott Harris PC On which entry in Part 1 or Part 2 list the original creditor? 111 W Jackson Blvd Ste 600 Line 9 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60604 Chicago Last 4 digits of account number ____ ___ State Zip Code Receivable Management On which entry in Part 1 or Part 2 list the original creditor? Name 3348 Ridge Rd. Line 12 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Lansing IL 60438 Last 4 digits of account number ___ City State Zip Code RJM Acquisitions LLC On which entry in Part 1 or Part 2 list the original creditor? Name 575 Underhill Blvd Ste 224 Line 45 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street Syosset NY 11791 Last 4 digits of account number State Zip Code Integrity Solution Services

Line 46 of (Check one):

MO 63302

State Zip Code

On which entry in Part 1 or Part 2 list the original creditor?

Last 4 digits of account number ____ ___

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

PO Box 1850

Saint Charles

Number

City

Street

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Stacey Debtor 1

Add the Amounts for Each Type of Unsecured Claim

			Total claim	
otal claims rom Part 1	6a. Domestic support obligations	6a.	\$	0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$	0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$	0.00
			Total claim	
otal claims rom Part 2	6f. Student loans	6f.	\$22	5,208.69
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$5	9,390.53

		Caso 17 (00055 Doc 1	Filad 01/12/17	Entered 01/12/17 16:10):47 Desc Main	
Fi	ll in this in	formation to identify			8 of 80		
D	ebtor 1	Stacey		Clark			
-	.10	First Name Rolanda	Middle Name	Last Name Bailey-Clark			
	ebtor 2 pouse, if filing)	First Name	Middle Name	Last Name			
U	nited States	Bankruptcy Court for the	e : <u>NORTHERN</u> District of	ILLINOIS			
С	ase Number			(State)		Check if this is an	
	f known)					amended filing	
		orm 106G					12/1
Be as informaddit	s complete mation. If n ional page: Oo you hav No. Ch Yes. Fil	and accurate as ponore space is neede s, write your name a e any executory cor eck this box and sub l in all of the informat	d, copy the additional page and case number (if known) ntracts or unexpired leases mit this form to the court wit tion below even if the contractor of the company with whom you h	le are filing together, both e, fill it out, number the en). ? h your other schedules. You cts or leases are listed in save the contract or lease.	are equally responsible for supplying tries, and attach it to this page. On the u have nothing else to report on this form Schedule A/B: Property (Official Form 100)	n. 16A/B) e is for (for	
	xample, re inexpired le		II phone). See the instruction	ns for this form in the instr	action booklet for more examples of exec	cutory contracts and	
	Person or	company with whor	m you have the contract or	lease	State what the contract	t or lease is for	
2.1]						
	Name						
	Number	Street					
	City		State Zip	o Code			
2.2							
	Name						
	Number	Street					
	- Trainber	Olicot					
	City		State Zip	o Code			
2.3							
	Name						
	Number	Street					
	City		State Zip	o Code			
	1						
2.4	Name						
	Number	Street					
	City		State Zip	o Code			
2.5]						
	Name						
	Number	Street					

State Zip Code

City

Official Form 106G

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Fill in this in	formation to iden		1001Imont
Debtor 1	Stacey		Clark
	First Name	Middle Name	Last Name
Debtor 2	Rolanda		Bailey-Clark
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS
			(State)
Case Number (If known)	·		_

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. D c	you have any codebtors? (If you are filing a joint	case, do not list either spouse as	a codebtor.)
	No.		
	Yes		
2. W i	ithin the last 8 years, have you lived in a commun	ity property state or territory?	Community property states and territories include
Ar	rizona, California, Idaho, Lousiiana, Nevada, New M	lexico, Puerto Rico, Texas, Wasl	ington, and Wisconsin.)
	No. Go to line 3.		
	Yes. Did your spouse, former spouse, or legal eq	uivalent live with you at the time	
	No	d vou live?	. Fill in the name and current address of that person.
	res. inwiner community state or termory at	2 you live:	. This is the name and canonicadess of that person.
	Name of your spouse, former spouse or legal equivalent		_
	Number Street		-
	City	State Zip (ode
Sc	nown in line 2 again as a codebtor only if that perschedule D (Official Form 106D), Schedule E/F (Offichedule E/F, or Schedule G to fill out Column 2.	= =	
	Column 1: Your codebtor		Column 2: The creditor to whom you owe the debt
			Check all schedules that apply:
3.1			Schedule D, line
	Name		Schedule E/F, line
	Number Street		Schedule G, line
	City	tate Zip Co	le
3.2			Schedule D, line
	Name		Schedule E/F, line
	Number Street		Schedule G, line
	City S	tate Zip Co	le
3.3			Schedule D, line
	Name		Schedule E/F, line
	Number Street		Schedule G, line
	City S	tate Zip Co	le

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Fill in this information to identify your case:						
Debtor 1	Stacey		Clark			
	First Name	Middle Name	Last Name			
Debtor 2	Rolanda		Bailey-Clark			
(Spouse, if filing)	First Name	Middle Name	Last Name			
	Bankruptcy Court for	r the : <u>NORTHERN DISTRICT O</u>	F ILLINOIS	Check if this is:		
()				An amended filing		
				A supplement showing po		

Official Form 106I

Check if this is:

An amended filing

A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment				
Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse
If you have more than one job, attach a separate page with information about additional employers.	Employment status	Employed X Not employed	1	X Employed Not employed
Include part-time, seasonal, or self-employed work.	Occupation	Unemployed		Social Worker
Occupation may Include student or homemaker, if it applies.	Employers name			Ada S. McKinley Community Services
	Employers address			1359 W. Washington Blvd.
				Chicago, IL 60607
	How long employed there?			8 months
Part 2: Give Details About Month				<u></u>
Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has	the date you file this form. If you ha	ne the information for a	•	
			For Debtor 1	For Debtor 2 or non-filing spouse
List monthly gross wages, salary and commissions (before all payro deductions). If not paid monthly, calculate what the monthly wage would be a commission of the commiss			\$0.00	\$3,166.67
3. Estimate and list monthly overt		\$0.00	\$0.00	
Calculate gross income. Add lin		\$0.00	\$3,166.67	

 Official Form 106I
 Record # 725042
 Schedule I: Your Income
 Page 1 of 2

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Stacey Debtor 1

First Name Middle Name Last Name Case Number (if known) _

			For Debtor 1	For Debtor 2 or non-filing spouse	
Сор	y line 4 here	4.	\$0.00	\$3,166.67	
5. List al l	payroll deductions:	-			
	Fax, Medicare, and Social Security deductions	5a.	\$0.00	\$430.71	
5b. I	Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. \	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. I	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. I	nsurance	5e.	\$0.00	\$63.01	
5f. I	Domestic support obligations	5f.	\$0.00	\$0.00	
5g. l	Jnion dues	5g.	\$0.00	\$0.00	
5h. (Other deductions. Specify:	5h.	\$0.00	\$5.78	
. Add the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$0.00	\$499.50	
. Calcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$0.00	\$2,667.17	
. List all	other income regularly received:		,	, , , , ,	
8a.	Net income from rental property and from operating a business,				
	profession, or farm				
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
	monthly net income.	8a.	\$0.00	\$0.00	
8b.	Interest and dividends	8b.	\$0.00	\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
	dependent regularly receive	_	Ψ 0.00		
	Include alimony, spousal support, child support, maintenance, divorce				
	settlement, and property settlement.				
8d.	Unemployment compensation	8d. _	\$0.00	\$0.00	
8e.	Social Security	8e. —	\$0.00	\$0.00	
8f.	Other government assistance that you regularly receive	8f. —	\$0.00	\$20.00	
	Include cash assistance and the value (if known) of any non-cash				
	assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.				
8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	\$20.00	
0. Calc	culate monthly income. Add line 7 + line 9.	10.	\$0.00 +	\$2,687.17 =	62
Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	\$0.00	\$2,007.17	\$2,
Incluothe Do r	e all other regular contributions to the expenses that you list in Schedul ade contributions from an unmarried partner, members of your household, your friends or relatives. In include any amounts already included in lines 2-10 or amounts that are solity:	our depender not available t	o pay expenses listed in	Schedule J.	11.
	the amount in the last column of line 10 to the amount in line 11. The re e that amount on the Summary of Schedules and Statistical Summary of Co		•	applies	12. \$2 ,
3. Do y	ou expect an increase or decrease within the year after you file this forn No. Yes. Explain:	1?			

Fill in this in	nformation to identify you	ır case:				
Debtor 1	Stacey		Clark	Check if this is:		
	First Name	Middle Name	Last Name	An amende	Ū	
Debtor 2 (Spouse, if filing)	Rolanda First Name	Middle Name	Bailey-Clark Last Name	_		-petition chapter 13
	Bankruptcy Court for the :			income as	of the following d	ate:
Case Number	r		_	MM / DD / `	YYYY	
(II KIIOWII)				A separate	filing for Debtor	2 because Debtor 2
Official F	orm 106J				separate house	
Schedul	e J: Your Exp	enses				12/14
-	-			e equally responsible for supplyies, write your name and case num	-	
Part 1:	Describe Your Household					
1. Is this a joi						
	Go to line 2.					
X Yes.	Does Debtor 2 live in a se	parate household?				
	X No.	file a separate Schedule	.1			
	L Tes. Debtor 2 must	me a separate ochedule	J.			
2. Do you i	have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not lis Debtor 2	st Debtor 1 and		nis information for ent	Son		No
	tate the dependents'					X Yes
names.						X No
						Yes
						X No
						Yes
						X No
						Yes
						x No
						Yes
_	expenses include	X No				
	es of people other than and your dependents?	Yes				
_	Estimate Your Ongoing Mor	nthly Evnences				
			ss you are using this form	as a supplement in a Chapter 13 o	case to report	
-	of a date after the bankrup			heck the box at the top of the for		
	ses paid for with non-cas	_	=			·
of such assist	ance and have included i	t on Schedule I: Your In	come (Official Form 106l.)		Y	our expenses
4. The rent	tal or home ownership ex	penses for your resider	nce. Include first mortgage p	payments and		
	for the ground or lot.				4	\$350.00
	cluded in line 4:				40	\$0.00
	eal estate taxes	ontorio incursos			4a.	\$0.00
	operty, homeowner's, or re				4b.	·
	ome maintenance, repair, a				4c.	\$100.00 \$0.00
4d. Ho	omeowner's association or	condominium dues			4d.	φυ.υυ

Schedule J: Your Expenses

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Stacey

Middle Name

Debtor 1

First Name

Last Name

Case Number (if known) _

			Your expenses
5.	Additional Mortgage payments for your residence, such as home equity loans	5.	\$0.00
6.	Utilities:		
	6a. Electricity, heat, natural gas	6a.	\$200.0
	6b. Water, sewer, garbage collection	6b.	\$0.0
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$300.0
	6d. Other. Specify:	6d.	\$ 0.0
7.	Food and housekeeping supplies	7.	\$553.0
8.	Childcare and children's education costs	8.	\$0.0
9.	Clothing, laundry, and dry cleaning	9.	\$150.0
10.	Personal care products and services	10.	\$125.0
11.	Medical and dental expenses	11.	\$50.0
12.	Transportation . Include gas, maintenance, bus or train fare. Do not include car payments.	12.	\$333.8
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.0
14.	Charitable contributions and religious donations	14.	\$0.0
15.	Insurance.		
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$0.0
	15b. Health insurance	15b.	\$0.0
	15c. Vehicle insurance	15c.	\$120.0
	15d. Other insurance. Specify:	15d.	\$0.0
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
	Specify:	16.	\$0.0
17.	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$0.0
	17b. Car payments for Vehicle 2	17b.	\$0.0
	17c. Other. Specify:	17c.	\$0.0
	17d. Other. Specify:	17d.	\$0.0
18.	Your payments of alimony, maintenance, and support that you did not report as deducted		
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.0
19.	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$0.0
20.	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	\$ 0.0
	20b. Real estate taxes	20b.	\$ 0.0
	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.0
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.0
	20e. Homeowner's association or condominium dues	20e.	\$ 0.0

Schedule J: Your Expenses

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Stacey Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 21. Other. Specify: ___Postage/Bank Fees (\$5.00), 21. \$2,286.80 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,687.17 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,286.80 23b. Copy your monthly expenses from line 22 above. 23b.-\$400.37 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 725042 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summary at correct.	nd schedules filed with this declaration and that they are true and
🗶 /s/ Stacey Clark	/s/ Rolanda Bailey-Clark
Signature of Debtor 1	Signature of Debtor 2
Date 01/06/2017 MM / DD / YYYY	Date 01/06/2017 MM / DD / YYYY

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Fill in this in	Fill in this information to identify your case:								
Debtor 1	Stacev		Clark						
Debtor 1	First Name	Middle Name	Last Name						
Debtor 2	Rolanda		Bailey-Clark						
(Spouse, if filing)	First Name	Middle Name	Last Name						
United States	Bankruptev Court fo	or the : NODTHERN District of	ILLINOIS						
United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)									
Case Number (If known)	Γ		_						
(II KIIOWII)									

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case

number (if known). An	number (if known). Answer every question.						
Part 1: Give Det	tails About Your Marital Status and	Where You Lived Before					
01. What is your cur	rent marital status?						
Married							
Not married							
02 During the last 3	years, have you lived anywhere	other than where you live now	?				
No.	years, have you need anywhere	other than where you live how	•				
Yes. List all of	f the places you lived in the last 3 y	years. Do not include where yo	u live now.				
Debtor 1		Dates Debtor 1	Debtor 2:	Dates Debtor 2			
200101		lived there	200.01.21	lived there			
			ommunity property state or territory? (Community vada, New Mexico, Puerto Rico, Texas, Washington,				
No.							
Yes. Make su	re you fill out Schedule H: Your Co	odebtors (Official Form 106H).					
Part 2: Explain	the Sources of Your Income						
Official Form 107	Record # 725042	Statement of Financial Affair	s for Individuals Filing for Bankruptcy	page 1			

Case 17-00955 Doc 1 Filed 01/12/17 Entered 01/12/17 16:10:47 Desc Main Document Page 57 of 80 Debtor 1 Stacey Clark Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$ 1,461 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 25,604 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, Wages, commissions, \$ 29,916 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2015) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) LINK \$ 20 From January 1 of current year until the date you filed for bankruptcy: LINK \$ 160 For last calendar year: (January 1 to December 31, 2016) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

Case 17-00955 Doc 1 Filed 01/12/17 Entered 01/12/17 16:10:47 Desc Main Page 58 of 80 Document Stacey Clark Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Prestige Financial SVC 1420 S \$ 10,986 Monthly \$ 333 ■ Mortgage Car 500 W Salt Lake City UT 84115 Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider.

Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment

Part 4:

Identify Legal actions, Repossessions, and Foreclosures

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Jepto	or 1	Stacey		Clark	Case Number (If F	known)	
		First Name	Middle Name	Last Name			
09	List		g personal injury cases		action, or administrative proceedir collection suits, paternity actions,		
	П	Yes. Fill in the details.					
				Nature of the case	Court or agency		Status of the case
10		hin 1 year before you filed eck all that apply and fill in			foreclosed, garnished, attached,	seized, or levied?	
	=	No. Go to line 11 Yes. Fill in the information	n below.				
11		hin 90 days before you fi efuse to make a paymen			c or financial institution, set off a	any amounts from y	our accounts
	No. Go to line 11						
	$\overline{\sqcap}$	Yes. Fill in the information	n below.				
12		rt-appointed receiver, a c No.			ssession of an assignee for the l	benefit of creditors	а
		List Certain Gifts and	I Contributions				
	art 5					2	
		No. Yes. Fill in the details for	each gift.		value of more than \$600 per per		
14	Witl	hin 2 years before you fil	ed for bankruptcy, did	I you give any gifts or contribu	tions with a total value of more t	than \$600 to any ch	arity?
	=	No. Yes. Fill in the details for	each gift.				
F	art 6	List Certain Losses					
15		hin 1 year before you file nbling?	d for bankruptcy or si	nce you filed for bankruptcy, d	id you lose anything because of	theft, fire, other di	saster, or
		No.					
		Yes. Fill in the details for	each gift.				
F	art 7	List Certain Payment	ts or Transfers				
16	con	sulted about seeking ba	nkruptcy or preparing	a bankruptcy petition?	our behalf pay or transfer any pries		ou
		No.					
		Yes. Fill in the details					
		Party Contact Info		Description and value of a	ny property transferred	Date payment or transfer	Amount of payment
		Geraci Law L.L.C.				2017	Payment/Value:
		55 E. Monroe Street #34 Chicago,IL 60603	400				\$4,000.00: \$0.00 paid prior to filing, balance to be paid through the plan.

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Last Name

Page 60 of 80 Document Clark Case Number (if known) _

	Party Contact Info	Description and value of	any property transferred	Date payr or transfe			
	Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454	Credit Counseling Services		2016	\$25.00		
17	Within 1 year before you filed for bankruptcy			fer any property to any	yone who		
	promised to help you deal with your creditor Do not include any payment or transfer that No. Yes. Fill in the details.		uitois?				
18	Within 2 years before you filed for bankrupto		transfer any property to	anyone, other than pr	operty		
	transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No.						
	Yes. Fill in the details for each gift.						
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-pr		o a self-settled trust or s	imilar device of which	you are a		
	■ No. Yes. Fill in the details for each gift.						
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units				
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, assoc	r other financial accounts; certifica	tes of deposit; shares in	-			
	No.						
	Yes. Fill in the details.	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer		
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box o	r other depository for	securities,		
	■ No. Yes. Fill in the details.						
	Too. This is a doctario.	Who else had access to it?	Describe the conter	nts	Do you still have it?		
22	Have you stored property in a storage unit o	r place other than your home withi	n 1 year before you filed	for bankruptcy?	nave it.		
	No. Yes. Fill in the details.						
		Who else has or had access to it?	Describe the conter	nts	Do you still have it?		
P	Identify Property You Hold or Control f	or Someone Else					

Stacey

First Name

Middle Name

Debtor 1

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ebto)	r 1	Stacey		Clark	Case Number (if known)		
		First Name	Middle Name	Last Name			
23		you hold or control any pr someone.	operty that so	meone else owns? Include any propert	y you borrowed from, are storing for, or ho	old in trust	
		No.					
	=	Yes. Fill in the details.					
	Ц	Too. I iii iii tilo dotallo.		Where is the property?	Describe the property	Value	
Ps	art 10	Give Details About Env	rironmental Info	ormation			
		purpose of Part 10, the fol	lowing definiti	ione anniv			
		purpose of runt 10, the for	lowing acimit	она арргу.			
	haza	rdous or toxic substances	s, wastes, or m	or local statute or regulation concerninaterial into the air, land, soil, surface withe cleanup of these substances, was			
	Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.						
				ronmental law defines as a hazardous v ontaminant, or similar term.	waste, hazardous substance, toxic		
Rep	ort a	all notices, releases, and p	roceedings th	at you know about, regardless of wher	they occurred.		
24	Has	any governmental unit no	otified you that	t you may be liable or potentially liable	under or in violation of an environmental l	aw?	
		No.					
	=	Yes. Fill in the details.					
				Governmental unit	Environmental law, if you know it	Date of notice	
25	Hav	e you notified any govern	mental unit of	any release of hazardous material?			
		No.					
	=	Yes. Fill in the details.					
				Governmental unit	Environmental law, if you know it	Date of notice	
26	Hav	e you been a party in any	judicial or adn	ninistrative proceeding under any envi	ronmental law? Include settlements and or	ders.	
		No.					
		Yes. Fill in the details.					
				Court or agency	Nature of the case	Status of the case	
Pa	irt 11	Give Details About You	ır Business or C	Connections to Any Business			
27	With	hin 4 vears before you file	d for bankrupt	cv. did vou own a business or have an	y of the following connections to any busir	ness?	
		_		a trade, profession, or other activity, e			
		=		any (LLC) or limited liability partnership	·		
		A partner in a partners		, ,	,		
		An officer, director, or	-	ecutive of a corporation			
				or equity securities of a corporation			
		No. None of the above app	lies Go to Par	rt 12			
		• • •		the details below for each business.			
	ш						
28		hin 2 years before you file itutions, creditors, or othe	-	cy, did you give a financial statement t	o anyone about your business? Include all	financial	
		No.					
		Yes. Fill in the details.					
				Date issued			

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 Debtor 1
 Stacey
 Clark
 Case Number (if known)

 First Name
 Middle Name
 Last Name

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
¥ /s/ Stacev Clark ¥ /s/ Rolanda Bailev-Clark					
Signature of Debtor 1 Signature of Debtor 2					
Date 01/06/2017 Date 01/06/2017 MM / DD / YYYY MM / DD / YYYY					
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No					
Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?					
No					
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
Stacey Clark	and Rolanda Bailey-Clark / Debtors	Case	e No:
		Chaj	pter: Chapter 13
	DISCLOSURE OF COMPE	NSATION OF ATTORNEY FOR	R DEBTOR
compensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I coaid to me within one year before the filing of the per per rendered on behalf of the debtor(s) in contemplation	ertify that I am the attorney for the tition in bankruptcy, or agreed to be	ne above named debtor(s) and that be paid to me, for services
For legal	services, I have agreed to accept	\$4,000.00	
Prior to th	ne filing of this statement I have received	\$0.00	
Balance I)ue	\$4,000.00	
	e of the compensation paid to me was: otor(s) Other: (specify)		
3. The source	e of compensation to be paid to me is:		
De	btor(s) Other: (specify)		
	e not agreed to share the above-disclosed compensaty law firm.	ion with any other person unless t	they are members and associates
	e agreed to share the above-disclosed compensation y law firm. A copy of the agreement, together with a ned.		
5. In return for case, inclu	or the above-disclosed fee, I have agreed to render ledding:	gal service for all aspects of the b	bankruptcy
·	ysis of the debtor's financial situation, and rendering ruptcy;	advice to the debtor in determining	ing whether to file a petition in
b. Prepa	aration and filing of any petition, schedules, statemer	nts of affairs and plan which may b	be required;
c. Repre	esentation of the debtor at the meeting of creditors ar	nd confirmation hearing, and any a	adjourned hearings thereof;
6. By agreem	nent with the debtor(s), the above-disclosed fee does	not include the following service:	5
	CERT	IFICATION	
	I certify that the foregoing is a complete stater payment to		ment for
	me for representation of the debtor(s) in this banks		
		sa LaShawn Haley	
	Date Signa	ature of Attorney	

Record # 725042 Page 1 of 1

Geraci Law L.L.C.

Name of law firm

UNITED STATES BANKRUPTEY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and Sign the completed periods Oplan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.



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- Case 17-00955 Doc 1 Filed 01/12/17 Entered 01/12/17 16:10:47 Desc Main 2. Inform the debtor that the debtor must be punctual and the charge a joint filing, that both
- spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

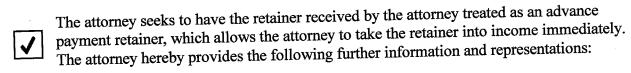


C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;



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- Any portion of the retainer that is not earlied of required to the companies of the companies will be refunded to (d) the client; and
- The attorney is unwilling to represent the debtor without receiving an advanced payment (e) retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

CONDUCT AND DISCHARGE E.

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received ,\$ _______ toward the flat fee, leaving a balance due of \$ ______ tand \$ ______ to a significant for expenses, leaving a balance due for the filing fee of \$ ______ to a significant for expenses,

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date,

the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 2 2 2

Signed:

Debtor(s)

Cà-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Cd 01/12/17 16:10:47 Casacohar 9995551MonFelle Desc Main hicago | 60603 of 1866-925-1313 help@geracilaw.com

Date: 12/21/2016

Consultation Attorney: SHI

Record #: 725-042



Attorney - Client Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter 13 bankruptcy under the following terms and conditions. I have signed and received a copy the "Court Approved Retention Agreement" (CARA) between Chapter 13 Debtors and their Attorneys" as established by the Bankruptcy Court for the Northern District of Illinois, and any terms that conflict with it are null and void. I understand I must comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be the fee stated in the CARA I have received the 11U.S.C § 527(a) disclosures. I have been advised of my chapter 7 alternative and choose to file Chapter 13 instead even though it usually costs more. More than one attorney and paralegal will work on my case.

This does NOT INCLUDE court filing fees of \$310, costs for credit counseling or financial management classes. Any amount not paid prior to the case being filed shall be paid through the Chapter 13 Trustee. These fees are fixed, but the attorneys may apply to the court for additional fees if allowed by the CARA or other circumstances, such as extended evidentiary hearings, contested adversary proceedings or appeals. If the Court awards additional fees, they will also be paid through the Chapter 13 Trustee. Fees are "flat fees" and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". If this contract is terminated by either party prior to the filing of the case, we will submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his orgerating account in payment of all outstanding fees owed by me if case is not filed.

No other work: Geraci Law is not representing me in state or other courts regarding creditors in my bankruptcy. Any state court action not stopped by the Automatic Stay of a filed bankrutpcy is my responsibility. Injury or other claims or property I must disclose any such claims or propery I now have or acquire after filing Chapter 13 to both the Chapter 13 trustee and to the court in a filed amendment and obtain authority to keep them or pay those claims to the Trustee.

PLAN: The plan payment is estimated to be \$ per month for months. The payment and length of the plan are based on the information I have provided, including income, expenses, assets and debts. If these amounts are not accurate, my plan payment or duration may need to be increased. In addition, the Court, Chapter 13 Trustee or creditors could object to my proposed Chapter 13 payment, Which may cause it to increase. I further understand that if my income or expenses change during my Chapter 13, my plan payment may have to change. I agree to read my petition and plan and study it before signing it so I know what is included, INCLUDING what I am listing as debts, what my property is, what my assets are and if they are claimed as exempt, and to make full disclosure.

My plan payment DOES include the following, unless stated otherwise: mortgage arrears; association arrears; vehicles; tax debt; support obligations that are post due (but not future) parking tickets (not traffic fines); debts pursuant to a divorce decree/marital settlement you listed; other secured debts including furniture, electronics, etc.; all other unsecured debts; other: My plan payment does NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; student loan principal and interest unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any association fees as long as the property is in my name; other Student loans: are usually NEVER paid 100% in a Chapter 13, but are paid the same percentage as unsecured creditors without interest, so my student loans will CONTINUE to accrue interest, and if I don't pay them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans myself directly Debts not discharged if they not paid in full: student loans; educational debts; unfiled or late filed tax debts; undisclosed debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Judge. Representation limited to Bankruptcy Court We do not represent you in state court, or in loan modifications or similar matters. if am eligible to receive a tax refund during my Chapter 13, I understand I must turn it over to the Chapter 13 Trustee unless I am specifically advised that I do not need to. This may change on a yearly basis, so I must check with my attorneys every year. I also understand that if I receive any significant sums of money other than through employment, including but not limited to life insurance proceeds, workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to pay some or

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition. If I fail to remain current in a domestic support obligation, fail to certify to the Court that I have remained current, or if I fail to take my financial management class, that my case may be closed without, a discharge, and I will be required to pay a fee to have it reopened.

STACEY CLARK (Debtor)

Rolanda Bailey-Clark (Joint Debtor)

Attorney for the Debtor(s)

Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Stacey Clark and Rolanda Bailey-Clark / Debtors

In re

Bankruptcy Docket #:

Judge:

١	/FRIFI	CAT	ION.	OF	CREDI'	TOR	MΔ	TRIX
- 1		$\cup \cap I$		OI.	CKLDI	IUN	171	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 72 of 80 pre Stacey Clark and Rolanda Bailey-Clark / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

In re Stacey Clark and Rolanda Bailey-Clark / Debtors

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 01/06/2017	/s/ Stacey Clark		
	Stacey Clark		
Dated: 01/06/2017	/s/ Rolanda Bailey-Clark		
	Rolanda Bailey-Clark		
Dated: 01/12/2017	/s/ Lisa LaShawn Haley		
	Attorney: Lisa LaShawn Haley		

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Debt	or 1 Stacey	Clark	Case Numbe	ετ (if known)
	First Name	Middle Name Last Name		
Pa	Answer These Question	s for Reporting Purposes		
16.	What kind of debts do	16a. Are your debts primarily as "incurred by an individual	consumer debts? Consumer debts are primarily for a personal, family, or househo	defined in 11 U.S.C. § 101(8)
***************************************	you have?	_	, , , , , , , , , , , , , , , , , , , ,	Parkedo.
***************************************		No. Go to line 16b. Yes. Go to line 17.		
		16h Are vour debte primarily	business debts? Business debts are de	
*******		money for a business or inve	estment or through the operation of the busi	ebts that you incurred to obtain
				nood of invodericing.
		∐No. Go to line 16c. ∏Yes. Go to line 17.		
		_		
		16c. State the type of debts you or	we that are not consumer debts or busines	s debts.

47	Aro you filing under			
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	apter 7. Go to line 18.	
		Tyes Lam filing under Chante	er 7. Do you optimate that offer any	
	Do you estimate that after	administrative expense	er 7. Do you estimate that after any exemp s are paid that funds will be available to dis	t property is excluded and tribute to unsecured creditors?
	any exempt property is			and to another of Grandia;
	excluded and administrative expenses	∏No.		
	are paid that funds will be	∐Yes.		
	available for distribution		•	
	to unsecured creditors?			
18.	How many creditors do	□ 1-49	1,000-5,000	T 25 004 50 000
	you estimate that you	■ 50-99	☐ 5,001-10,000	☐ 25,001-50,000 ☐ 50,001-100,000
	owe?	☐ 100-199	☐ 10,001-25,000	☐ More than 100,000
		200-999	,	E More than 100,000
19.	How much do you	\$0-\$50,000	☐ \$1,000,001-\$10 million	—————————————————————————————————————
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$500,000,001-\$1 billion
	be worth?	☐ \$100,001-\$500,000	☐ \$50,000,001-\$100 million	☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion
		\$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐More than \$50 billion
20.	How much do you	□ \$0-\$50,000	☐ \$1,000,001-\$10 million	
	estimate your liabilities	☐ \$50,001-\$100,000	\$10,000,001-\$50 million	□\$500,000,001-\$1 billion □\$1,000,000,001-\$10 billion
	to be?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	☐ \$1,000,000,001-\$10 billion
		☐ \$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐ More than \$50 billion
Part	7/ Sign Relow			Interest and 1 400 puller
	orgin below			
E		I have examined this petition, and I	declare under penalty of perjury that the inf	formation provided is true and
For y	ou .	correct.		
		If I have chosen to file under Chapte	er 7, I am aware that I may proceed, if eligib	nie under Chenter 7 44 40 en 40
		of title 11, United States Code. I und	derstand the relief available under each cha	upter, and i choose to proceed
		under Chapter 7.		
		If no attorney represents me and I d	lid not pay or agree to pay someone who is	not an attorney to help me fill out
		this document, I have obtained and	read the notice required by 11 U.S.C. § 342	2(b).
		I request relief in accordance with the	ne chapter of title 11, United States Code, s	pecified in this petition.
		l understand making a false stateme	ent, concealing property, or obtaining mone	y or property by fraud in connection
		with a bankruptcy case can result in 18 U.S.C. §§ 152, 1341, 1519, and 3	fines up to \$250,000, or imprisonment for u	up to 20 years, or both.
		1 5.5.5. 33 102, 1041, 1019, and 3	JOI 1.	Ω_{Λ}
		Vt. (1/	· 10	
		* Micul 6	OUC × 1	Debuda I lak
		Signature of Debtor 1	Sight	ature of Debtor 2
		, ,	5.5	
		Executed on :	_/2017	uted on : 1 / 6 /2017
		MM / DD / `		MM / DD / YYYY

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		D	ocument Pa	ge 75 of 80	
Fill in this in	formation to identify you	case:			
Debtor 1	Stacey First Name	Middle Name	Clark		
Debtor 2	Rolanda	Middle Name	Last Name Bailev-Clark		
(Spouse, if filing)	First Name	Middle Name	Last Name	İ	
United States	Bankruptcy Court for the :!	IORTHERN District of	ILLINOIS_ (State)		
Case Number			(State)	Check if this is an	
<u> </u>				amended filing	
Official E	orm 106 Dec				
Declarat	ion About an	Individual D	ebtor's Sched	lules	12/15
If two married p	eople are filing together, i	ooth are equally respo	onsible for supplying corre	ect information.	
years, or both. 1	y or property by fraud in c 8 U.S.C. §§ 152, 1341, 151	onnection with a ban 9, and 3571.	kruptcy case can result in	n fines up to \$250,000, or imprisonment for up to 20	
Did you pay	or agree to pay someone	who is NOT an attorn	ey to help you fill out bani	kruptcy forms?	
No					
Yes. Na	ame of Person			Attach Bankruptcy Petition Preparer's Notice, Declaration, and	
_			•	Signature (Official Form 119).	
•					
Under penalty	y of perjury, I declare that	I have read the summ	nary and schedules filed v	with this declaration and that they are true and	
Signature	icey Cla	M	x Look	nda Clark	
			<u> </u>		

Date : / / /201

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Debtor 1	1 Stacey		Clark	Case Number (if known)			
	First Name	Middle Name	Last Name	Case Number (ii known)			

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1						
Date	į					
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
No	N					
Yes Yes	□ Y					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No .	N-					
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						

DISCLAIMER UDebtors Rave 774 and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foredosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

s filed in Court AND WE HAVE TO READ, CHEC	CK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	, ,
Dated: <u>/</u> /2017	Stacy Clark	X Date & Sign
Dated: <u> </u>	Stacey Clark Colony Rolanda Bailey-Clark	X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Stacey Clark and Rolanda Bailey-Clark / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDE	R PENALTY OF PERJURY THAT THE FOREGOING IS TRUE	AND CORRECT.
Dated: <u>/ /</u> <u>/</u> 2017	Stacey Clark	X Date & Sign
Dated: 1 / / /2017	Stacey Clark Lolumba Bully Clark Rolanda Bailey-Clark	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

--g.: 5010W

By signing here, I declare under penalty of perjury that the information on this statement and m any attachments is true and c

Stacey Clark

Rolanda Bailey-Clark

Date: 1 / (2017

Date: 1, 6 /2017

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Stacey Clark and Rolanda Bailey-Clark / Debtors

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

· Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>/ / &</u> /2017	Stacey Clark	X Date & Sign
	O ∧ Stacey Clark ∧ ,	
Dated://2017	Kolanda Bailey Clark	X Date & Sign
	Rolanda Bailey-Clark	
Dated://2017	Wan II	
	Attorney: Lisa Lashawn Haley	

Record # 725042

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